

Attorney Docket No. JDC-001-US

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Date:

10/16/03

By:

Mitchell S. Rosenfeld  
Reg 36,258

## PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: JONATHAN D. COOPER

APPLICATION NO.: 09/648,102

FILED: 08/25/2000

FOR: IMPROVED MONEY TRANSFER SYSTEM AND  
METHOD WITH ADDED SECURITY FEATURES

EXAMINER: HAYES, JOHN W.

ART UNIT: 3621

CONFIRMATION NO: 4360

AMENDMENT

Dear Sir:

In response to the office action dated July 16, 2003, please kindly amend the above referenced application as follows:

**Amendments to the Specification** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 14 of this paper.

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OCT 17 2003